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B1 (Official)	Form 1)(4/	10)				oannon		.go <u> </u>	.0			
	United States Bankruptcy Co Southern District of Ohio								Vo	luntary Petition		
Name of De Hartsho	ebtor (if ind rn, Britta		er Last, First	, Middle):			Name	of Joint De	ebtor (Spouse)	) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the J maiden, and			8 years		
Last four dig		Sec. or Indi	vidual-Taxp	ayer I.D. (	(ITIN) No./(	Complete E	IN Last f	our digits o	f Soc. Sec. or	Individual-	Гахрауег I	.D. (ITIN) No./Complete E
Street Addre	ess of Debto	*		and State)	:	ZIP Code		Address of	Joint Debtor	(No. and St	reet, City,	and State):  ZIP Code
					Γ.	43214						ZII Code
County of R Franklin		of the Princ	cipal Place o	f Busines				•	ence or of the	•		
Mailing Add	lress of Deb	otor (if diffe	rent from str	eet addres	ss):		Mailir	ng Address	of Joint Debto	or (if differe	nt from str	reet address):
					Г	ZIP Code	:					ZIP Code
Location of l (if different t				:	l		<b>I</b>					1
	Type of	f Debtor		T	Nature	of Business	;		Chapter	of Bankruj	otcy Code	Under Which
		rganization)				one box)				Petition is Fi	iled (Chec	k one box)
☐ Individua See Exhi ☐ Corporat ☐ Partnersh	al (includes bit D on pa	ge 2 of this	form.	<ul> <li>☐ Health Care Business</li> <li>☐ Single Asset Real Estate as defin 11 U.S.C. § 101 (51B)</li> <li>☐ Railroad</li> <li>☐ Stockbroker</li> <li>☐ Commodity Broker</li> <li>☐ Clearing Bank</li> </ul>		s defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 9 er 11 er 12	of	a Foreign hapter 15 l	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding	
Other (If				Oth						Natur	e of Debts	
check this	box and stat	e type of enti	ity below.)	und		of the Unite	e) ganization ed States	defined "incurr	are primarily co d in 11 U.S.C. § red by an indivi- onal, family, or l	nsumer debts, 101(8) as dual primarily	for	Debts are primarily business debts.
			heck one bo	x)		Check	one box:		Chap	ter 11 Debt	ors	
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.				Debtor is not if: Debtor's agg are less than all applicabl	a small busing regate nonco \$2,343,300 (e) boxes:	amount subject	lefined in 11 U	U.S.C. § 101	·			
			irt's considerat			BB.   🗖 1	Acceptances	of the plan w	this petition. were solicited pros.C. § 1126(b).	epetition from	one or mo	re classes of creditors,
	stimates tha	t funds will it, after any		erty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated No.	umber of C 50- 99	reditors  100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated As	ssets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Li  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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Page 2 of 48 B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Hartshorn, Brittany R. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Carl N. Cottone September 26, 2011 Signature of Attorney for Debtor(s) (Date) Carl N. Cottone 0075890 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(4/10) Document Page 3 of 48

# **Voluntary Petition**

(This page must be completed and filed in every case)

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Brittany R. Hartshorn

Signature of Debtor Brittany R. Hartshorn

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**September 26, 2011** 

Date

### Signature of Attorney\*

#### X /s/ Carl N. Cottone

Signature of Attorney for Debtor(s)

#### Carl N. Cottone 0075890

Printed Name of Attorney for Debtor(s)

#### **Cottone Law Office, LLC**

Firm Name

550 South Cleveland Avenue Suite G Westerville, OH 43081

Address

### Email: carl@cnclaw.org

614-882 5808 Fax: 614-890 7677

Telephone Number

## **September 26, 2011**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Hartshorn, Brittany R.

i	gn	atu	res

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

v
Λ

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

## Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

<b>T</b>
v

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court Southern District of Ohio

In re	Brittany R. Hartshorn		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
mental deficiency so as to be incapable of refinancial responsibilities.);  □ Disability. (Defined in 11 U.S.C.	§ 109(h)(4) as impaired by reason of mental illness or ealizing and making rational decisions with respect to \$ 109(h)(4) as physically impaired to the extent of being e in a credit counseling briefing in person, by telephone, or combat zone.
☐ 5. The United States trustee or bankruptorequirement of 11 U.S.C. § 109(h) does not apply i	y administrator has determined that the credit counseling n this district.
I certify under penalty of perjury that th	e information provided above is true and correct.
Signature of Debtor:	
Date: September 20	Brittany R. Hartshorn
Date: September 20	

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B7 (Official Form 7) (04/10)

# **United States Bankruptcy Court Southern District of Ohio**

In re	Brittany R. Hartshorn		Case No.	
		Debtor(s)	Chapter	13

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$44,098.00 2011 YTD: Debtor Employment Income \$60,097.00 2010: Debtor Employment Income \$54,296.00 2009: Debtor Employment Income

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

#### None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850°. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/ **TRANSFERS**

**AMOUNT** PAID OR VALUE OF

TRANSFERS

AMOUNT STILL **OWING** 

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF

COURT OR AGENCY

STATUS OR

**PROCEEDING** 

AND LOCATION

DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

## 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND

VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Cottone Law Office, LLC 550 South Cleveland Avenue, Suite G Westerville, OH 43081 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR **03/24/2011**  AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$750.00 attorney fee
\$1,024.00: \$750.00 attorney fee

& \$274.00 filing fee

## 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

09/24/2011

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

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None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 3823 Pine Meadow Road Newark, OH 43055 NAME USED
Brittany R. Hartshorn

DATES OF OCCUPANCY **02/2008 to 06/2009** 

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

5

6

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND

ENDING DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

DATE OF TERMINATION

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 26, 2011 /s/ Brittany R. Hartshorn Signature

Brittany R. Hartshorn

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court** Southern District of Ohio

In re	Brittany R. Hartshorn		Case No.	
-		Debtor		
			Chapter	13
			•	

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	9,708.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		7,980.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		750.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		70,101.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,732.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,312.00
Total Number of Sheets of ALL Schedu	ıles	18			
	T	otal Assets	9,708.00		
			Total Liabilities	78,831.00	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court** Southern District of Ohio

In re	Brittany R. Hartshorn		Case No	
_		Debtor		
			Chapter	13

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	750.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	45,156.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	45,906.00

### State the following:

Average Income (from Schedule I, Line 16)	2,732.00
Average Expenses (from Schedule J, Line 18)	2,312.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,981.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		1,480.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	750.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		70,101.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		71,581.00

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B6A (Official Form 6A) (12/07)

In re	Brittany R. Hartshorn	Case No.
-		Debtor

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Brittany R. Hartshorn	Case No.	
		Debtor	

# SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on Hand	-	30.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking account at Park National Bank xxxxx	:8140 -	1,428.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc household goods & furnishings	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothing	-	250.00
7.	Furs and jewelry.	Watch(es) & misc jewelry	-	1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	х		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Employer sponsored term life insurance	-	0.00
10.	Annuities. Itemize and name each issuer.	X		
		(	Sub-Total of this page)	al > <b>3,208.00</b>

2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In	re Brittany R. Hartshorn			Case No.	
			Debtor		
		SCHE	DULE B - PERSONAL PROPER (Continuation Sheet)	RTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
2.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
3.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
4.	Interests in partnerships or joint ventures. Itemize.	X			
5.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
6.	Accounts receivable.	X			
7.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
8.	Other liquidated debts owed to debtor including tax refunds. Give particulars		eral & State Tax Refund(s)	-	Unknown
9.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
				Sub-Tota	al > <b>0.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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**B6B** (Official Form 6B) (12/07) - Cont.

In re	Brittany R. Hartshorn	Case No.
_		,

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2	005 Chevrolet Cobalt (93,000 mi)	-	6,500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

6,500.00

Total > **9,708.00** 

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/10)

In re	Brittany R. Hartshorn	Case No.	
		Debtor ,	

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafted
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 U.S.C. 8522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C		40= 00	
Checking account at Park National Bank xxxxx8140	Ohio Rev. Code Ann. § 2329.66(A)(3) Ohio Rev. Code Ann. § 2329.66(A)(18)	425.00 0.00	1,428.00
Household Goods and Furnishings Misc household goods & furnishings	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	500.00	500.00
Wearing Apparel Clothing	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	250.00	250.00
Furs and Jewelry Watch(es) & misc jewelry	Ohio Rev. Code Ann. § 2329.66(A)(4)(b)	1,000.00	1,000.00
Other Liquidated Debts Owing Debtor Including Ta Federal & State Tax Refund(s)	x <u>Refund</u> Ohio Rev. Code Ann. § 2329.66(A)(18)	1,150.00	Unknown

Total: 3,325.00 3,178.00

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B6D (Official Form 6D) (12/07)

In re	Brittany R. Hartshorn	Case No.	_
_		Debtor	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGENT	UNLLQULDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxx0188			2011	Т	A T E D			
Atlantic Financial Service 4025 Erie Avenue SW Massillon, OH 44646-9473		-	PMSI 2005 Chevrolet Cobalt (93,000 mi)					
			Value \$ 6,500.00				7,980.00	1,480.00
Account No.			Value \$ Value \$					
Account No.								
		<u> </u>	Value \$	ubt	o t c	Н		
continuation sheets attached			(Total of the				7,980.00	1,480.00
	Total 7,980.00 1,4 (Report on Summary of Schedules)							1,480.00

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B6E (Official Form 6E) (4/10)

In re	Brittany R. Hartshorn	Case N	lo
	•	<del>,</del>	
		Dobtor	

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate oeled

continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/10) - Cont.

In re	Brittany R. Hartshorn	Case N	lo
-	•	Debtor ,	

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C J AND ACCOUNT NUMBER (See instructions.) Account No. xxx xx 0680 12/31/2009 Personal income taxes Internal Revenue Service 0.00 Insolvencies PO Box 21126 Philadelphia, PA 19114 600.00 600.00 Account No. xxx xx 0680 12/31/2009 Personal income taxes **Ohio Department of Taxation** 0.00 **Bankruptcy Division** PO Box 530 Columbus, OH 43216-0530 150.00 150.00 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 750.00 750.00 Schedule of Creditors Holding Unsecured Priority Claims Total 0.00 (Report on Summary of Schedules) 750.00 750.00

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In re	Brittany R. Hartshorn	Case No.	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			<u> </u>				
CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community	CO	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	NH L NG EN	QU_	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxx	1		2005	T	ΙT		
American Education Services PO Box 2461 Harrisburg, PA 17105-2461		_	Student loan(s)		E D		7,900.00
Account No. xxxxxx4460	T	T	2010	t	Г		
Chase Home Finance 3415 Vision Drive Columbus, OH 43219	x	-	Deficiency on 1630 Horns Hill Road, Newark, OH 43055 (Estimate)				10,000.00
Account No. <b>XXXXXXXXXXXXXX</b>	┪	L	2011				
Citi Cards Customer Service PO Box 6500 Sioux Falls, SD 57117		_	Credit card purchase(s)				1,900.00
Account No. xxxxxxxxx	╀	╀	2004-2011	╀	$\vdash$		1,000.00
Direct Loans PO Box 7202 Utica, NY 13504-7202		_	Student loan(s)				29,500.00
_4 continuation sheets attached				Subt			49,300.00
			(Total of t	ms :	pag	e)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brittany R. Hartshorn	Case	e No
_		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNL-QU-DAT	P U T E	AMOUNT OF CLAIM
Account No. x1747	1		2011	Т	E		
Eydie Villanuela 925 North Hamilton Road, #100 Columbus, OH 43230		-	Medical services				90.00
Account No. xxxx5004	T	T	2011	T			
FFCC-Columbus, Inc. PO Box 20790 Columbus, OH 43220	-	-	Collection for The Limited				
							150.00
Account No. xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	2011 American Eagle charge account				400.00
Account No. xxxxxxxxxxxxxx	╁		2011	$\vdash$			
GEMB/Dunkin Jewlers PO Box 981439 El Paso, TX 79998-1439	-	-	Dunkin Jewlers charge account				3,000.00
Account No. xxxxxxxxxxxxxxx	Γ		2011				
GEMB/JC Penney PO Box 981402 El Paso, TX 79998		-	JC Penney charge account				1,010.00
Sheet no1 of _4 sheets attached to Schedule of			2	Subt	ota	1	4 650 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	4,650.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brittany R. Hartshorn	Case No	
_	-	Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		l C		DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxx			2011 Old Navy charge account	T		:		
GEMB/Old Navy PO Box 981400 Branch C11A El Paso, TX 79998		-	Old Navy Charge account					500.00
Account No. xxxxxxxxxxxxxxx	Γ		2011			T	Т	
GEMB/Walmart PO Box 981400 C77W El Paso, TX 79998		_	Walmart charge account					325.00
Account No. xxxxxxxxxxx7854	T	М	2007			$\dagger$	7	
Huntington National Bank 2361 Morse Road NC2W21 Columbus, OH 43229	x	_	Deficiency on 2005 Dodge Neon					4,500.00
Account No. xxxxxxxxx		М	2010			t	$\forall$	
Kay Jewelers 375 Ghent Road Akron, OH 44333		_	Charge account purchase(s)					200.00
Account No.	f	Т	2010	+	$\dagger$	$\dagger$	$\dagger$	
Mount Carmel Health Attn: Billing 6150 East Broad Street Columbus, OH 43213		_	Medical services					125.00
Sheet no2 of _4 sheets attached to Schedule of				Sul			- 1	5,650.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	this	pa	ge	ا (؛	3,000.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brittany R. Hartshorn	Case No.	
_		Debtor	

	С	Ни	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	NL   QU   DATE	ISPUTE	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxx			2005-2011	Т	E		
National Collegiate Trust 1200 North Seventh Street Harrisburg, PA 17102-1419		-	Student loan(s)		D		7,756.00
Account No. xxxxxxx0273	+		2011 Medical services				7,700.00
Ohio Health Central Business Office 5350 Franz Road Dublin, OH 43016		-	and a services				
							1,380.00
Account No.  Riverside Methodist Hospital Attn: Patient Accounts 3535 Olentangy River Road Columbus, OH 43214		-	2010 Medical services				115.00
Account No. xxxxxx7332  Sprint Nextel Correspondence Attn: Bankruptcy Department PO Box 7949 Overland Park, KS 66207-0949	-	-	2011 Utility services				180.00
Account No. xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	2011 Utility services				275.00
Sheet no. <u>3</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total of	Sub this			9,706.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brittany R. Hartshorn	Case No.	
		Debtor	

				1.		-	1
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community		U N	l D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxx			2011	Т	T		
WFNNB Bankruptcy Department PO Box 182125 Columbus, OH 43218-2125		-	Victoria's Secret charge account		D		700.00
							700.00
Account No. x2017  Worthington Chiropractic 6180 Linworth Road Columbus, OH 43085		-	2011 Medical services				
							95.00
Account No.	H			T		H	
Account No.							
Account No.							
Sheet no. 4 of 4 sheets attached to Schedule of				Subt	tota	ıl	795.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	/95.00
			(Report on Summary of So		ota lule		70,101.00

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B6G (Official Form 6G) (12/07)

<b>T</b>	Deltteres D. Hentelsen		
In re	Brittany R. Hartshorn	Case No	
_		Debtor	

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 2:11-bk-59773 Doc 1 Filed 09/26/11 Entered 09/26/11 11:16:05 Desc Main Document Page 29 of 48

B6H (Official Form 6H) (12/07)

_			
In re	Brittany R. Hartshorn	Case No	
_	<u> </u>	;	
		Debtor	

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR	
Travis W. Hartshorn 144 Maple lane Newark, OH 43055	Chase Home Finance 3415 Vision Drive Columbus, OH 43219	
Travis W. Hartshorn 144 Maple lane Newark, OH 43055	Huntington National Bank 2361 Morse Road NC2W21 Columbus, OH 43229	

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B6I (Offi	cial Form 6I) (12/07)			
In re	Brittany R. Hartshorn		Case No.	
		Debtor(s)		

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDEN	DEPENDENTS OF DEBTOR AND SPOUSE						
Divorced	RELATIONSHIP(S): None.	AGE(S)	:					
Employment:	DEBTOR		SPOUSE					
Occupation	Case Management Nurse							
Name of Employer	Ohio Health							
How long employed	2 years							
Address of Employer	5350 Franz Road Dublin, OH 43016							
	e or projected monthly income at time case filed)		DEBTOR		SPOUSE			
	, and commissions (Prorate if not paid monthly)	\$_	3,995.00	\$	N/A			
2. Estimate monthly overtime		\$_	0.00	\$	N/A			
3. SUBTOTAL		\$_	3,995.00	\$	N/A			
4. LESS PAYROLL DEDUCT	TONS							
a. Payroll taxes and social		\$	914.00	\$	N/A			
b. Insurance		\$	167.00	\$	N/A			
c. Union dues		\$	0.00	\$	N/A			
d. Other (Specify):	Legal	\$	15.00	\$	N/A			
-	FSAHealth Care Account	\$	167.00	\$	N/A			
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$_	1,263.00	\$	N/A			
6. TOTAL NET MONTHLY T	AKE HOME PAY	\$	2,732.00	\$	N/A			
7. Regular income from operati	ion of business or profession or farm (Attach detailed	statement) \$	0.00	\$	N/A			
8. Income from real property	•	\$	0.00	\$	N/A			
9. Interest and dividends		\$	0.00	\$	N/A			
dependents listed above	upport payments payable to the debtor for the debtor's	s use or that of \$	0.00	\$	N/A			
11. Social security or governme	ent assistance	Φ.	0.00	Φ.	21/2			
(Specify):			0.00	\$ <u> </u>	N/A			
12 D :			0.00	<u> </u>	N/A			
<ul><li>12. Pension or retirement incom</li><li>13. Other monthly income</li></ul>	ne	<b>ф</b> -	0.00	<u>э</u>	N/A			
(Specify):		\$	0.00	\$	N/A			
(Specify).		\$	0.00	\$	N/A			
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00	\$	N/A			
15. AVERAGE MONTHLY IN	NCOME (Add amounts shown on lines 6 and 14)	\$ <u>_</u>	2,732.00	\$	N/A			
16. COMBINED AVERAGE N	MONTHLY INCOME: (Combine column totals from	line 15)	\$	2,732.	00			

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Except for a possible incremental annual raise, Petitioner(s) does/do not anticipate a significant increase or decrease in income within the year following filing.

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B6J (Off	icial Form 6J) (12/07)			
In re	Brittany R. Hartshorn		Case No.	
		Debtor(s)		

# ${\bf SCHEDULE\ J-CURRENT\ EXPENDITURES\ OF\ INDIVIDUAL\ DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly respenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	rate. The av	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	te a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	700.00
a. Are real estate taxes included?  b. Is property insurance included?  Yes No X  No X  No X		
2. Utilities: a. Electricity and heating fuel	\$	225.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	300.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	350.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	10.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	325.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	20.00
10. Charitable contributions	\$	10.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	12.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	160.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	2,312.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
Petitioner(s) do/does not anticipate a significant increase or decrease in expenditures within		
the year following filing.	<u>.</u>	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,732.00
b. Average monthly expenses from Line 18 above	\$	2,312.00
c. Monthly net income (a. minus b.)	\$	420.00

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B6J (Official Form 6J) (12/07)	C. N	
In re Brittany R. Hartshorn	Debtor(s) Case No.	
	Debioi(s)	
SCHEDULE J - CURRENT EXPEND	ITURES OF INDIVIDUAL DEBTOR(S)	)
Detailed Exp	ense Attachment	
Other Utility Expenditures:		
Cell Phone	\$	150.00
Cable TV/Internet		150.00

**Total Other Utility Expenditures** 

300.00

\$

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# United States Bankruptcy Court Southern District of Ohio

In re	Brittany R. Hartshorn			Case No.	
	-		Debtor(s)	Chapter	13
	DECLARATION CO	ONCERN	ING DEBTOR'S SO	CHEDUL	ES
	DECLARATION UNDER P	PENALTY C	F PERJURY BY INDIV	IDUAL DEI	BTOR
	I declare under penalty of perjury the sheets, and that they are true and correct to the				es, consisting of <b>20</b>
	sneets, and that they are true and correct to the	ie dest of my	knowledge, information,	and bener.	
Doto	September 26, 2011	Ciamatuma	/s/ Brittany R. Hartshor	'n	
Date	September 20, 2011	Signature	Brittany R. Hartshorn	!!	
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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# **LBR Form 2016-1(b)**

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO

In re:		Case No.
Brittany R. Hartshorn		
		Chapter 13
	Dobton(a)	Indee
	Debtor(s)	Judge

# DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR AND APPLICATION FOR ALLOWANCE OF FEES IN CHAPTER 13 CASE

## I.

I.	<u>Disclosure</u>							
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:							
	For legal services, I have agreed to accept	\$	3,500.00					
	Prior to the filing of this statement I have received	\$	1,500.00					
	Balance Due	\$	2,000.00					
<ol> <li>3.</li> </ol>	\$							
4.	The source of compensation to be paid to me is:  ■ Debtor □ Other (specify):							
5.	■ I have not agreed to share the above-disclosed compensation with any other persons unless they are members and/or associates of my law firm.							
	☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.							

#### **Application** II.

- I hereby apply for an allowance of fees in the amount set forth above. I understand and agree that the Court may approve, without itemization, an allowance of fees not to exceed \$3,500, for rendering the legal services set forth below. If I seek payment of fees in excess of \$3,500, I will file a separate application that sets forth the total amount of the fee requested, and that includes an itemization of all legal services performed, the hourly rate at which the services were performed, and the actual time spent by the case attorney, any other attorney, paralegal or professional person for whom fees are sought. Any request for reimbursement of expenses shall include an itemization of the expenses.
  - Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether, and under what a. chapter, to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and amendments thereto that may be required;
  - Preparation and filing of chapter 13 plan, and any pre-confirmation amendments thereto that may be required; c.
  - Preparation and filing of payroll orders and amended payroll orders; d.
  - Representation of the debtor at the meeting of creditors and confirmation hearing; and any continued hearings thereof; e.
  - f. Filing of address changes;
  - Routine phone calls and questions; g.
  - Review of claims: h.

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- i. Review of notice of intention to pay claims;
- j. Preparation and filing of objections to non-real estate and non-tax claims;
- k. Preparation and filing of first motion to suspend or reduce payments;
- 1. Preparation and filing of debtor's certification regarding issuance of discharge order; and
- m. Any other duty as required by local decision or policy.

Exemption planning, the signing of reaffirmation agreements as needed and preparation and filing of two Suggestions of Stay as needed.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Negotiations with secured creditors to reduce to market value, representation of the debtors in any dischargeability actions, preparation and filing of motions to avoid judicial liens pursuant to 11 USC 522(f)(1)(A), preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods and relief from stay actions or any other adversary proceeding.

Sei	nte	mh	er 2	26	201	1
UC	vic	ши	CI 4		<b>2</b> 01	•

Date

#### /s/ Carl N. Cottone

**Carl N. Cottone**Signature of Attorney

0075890 Cottone Law Office, LLC 550 South Cleveland Avenue Suite G Westerville, OH 43081 614-882 5808

Fax: 614-890 7677 carl@cnclaw.org

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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B 201B (Form 201B) (12/09)

Case No. (if known)

## United States Bankruptcy Court Southern District of Ohio

In re	Brittany R. Hartshorn		Case No.	
	-	Debtor(s)	Chapter	13
		OF NOTICE TO CONSUMI 42(b) OF THE BANKRUPTC		R(S)
		<b>Certification of Debtor</b>		
	I (We), the debtor(s), affirm that I (we) ha	ave received and read the attached not	ice, as required	by § 342(b) of the Bankruptcy
Code.				
Britta	ny R. Hartshorn	X _/s/ Brittany R. H	artshorn	September 26, 2011
Printe	d Name(s) of Debtor(s)	Signature of Deb	otor	Date

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

AFNI, Inc. 404 Brock Drive PO Box 3427 Bloomington, IL 61702-3427

American Education Services PO Box 2461 Harrisburg, PA 17105-2461

Atlantic Financial Service 4025 Erie Avenue SW Massillon, OH 44646-9473

Chase Home Finance 3415 Vision Drive Columbus, OH 43219

Citi Cards Customer Service PO Box 6500 Sioux Falls, SD 57117

Direct Loans PO Box 7202 Utica, NY 13504-7202

Eydie Villanuela 925 North Hamilton Road, #100 Columbus, OH 43230

FFCC-Columbus, Inc. PO Box 20790 Columbus, OH 43220

GE Money Bank Bankruptcy Department PO Box 103106 Roswell, GA 30076-9106

GEMB/Dunkin Jewlers PO Box 981439 El Paso, TX 79998-1439

GEMB/JC Penney PO Box 981402 El Paso, TX 79998

GEMB/Old Navy PO Box 981400 Branch C11A El Paso, TX 79998

GEMB/Walmart PO Box 981400 C77W El Paso, TX 79998 Huntington National Bank 2361 Morse Road NC2W21 Columbus, OH 43229

Internal Revenue Service Insolvencies PO Box 21126 Philadelphia, PA 19114

Kay Jewelers 375 Ghent Road Akron, OH 44333

Lerner, Sampson & Rothfuss Attn: Matthew I. McKelvey PO Box 5480 Cincinnati, OH 45201-5480

Medicredit Corporation PO Box 7206 Columbia, MO 65205-7206

Mount Carmel Health Attn: Billing 6150 East Broad Street Columbus, OH 43213

National Collegiate Trust 1200 North Seventh Street Harrisburg, PA 17102-1419

Ohio Department of Taxation Bankruptcy Division PO Box 530 Columbus, OH 43216-0530

Ohio Department of Taxation Compliance Division PO Box 182401 Columbus, OH 43218-2401

Ohio Health Central Business Office 5350 Franz Road Dublin, OH 43016

Riverside Methodist Hospital Attn: Patient Accounts 3535 Olentangy River Road Columbus, OH 43214 Sprint Nextel Correspondence Attn: Bankruptcy Department PO Box 7949 Overland Park, KS 66207-0949

Travis W. Hartshorn 144 Maple lane Newark, OH 43055

UCB Collections 5620 Southwyck Boulevard Toledo, OH 43614

Verizon Wireless Attn: Recovery Department 1515 East Woodfield Road, #1400 Schaumburg, IL 60173-5443

WFNNB
Bankruptcy Department
PO Box 182125
Columbus, OH 43218-2125

Worthington Chiropractic 6180 Linworth Road Columbus, OH 43085

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B22C (Official Form 22C) (Chapter 13) (12/10)

In re	Brittany R. Hartshorn	According to the calculations required by this statement:
	Debtor(s)	☐ The applicable commitment period is 3 years.
Case Nu		■ The applicable commitment period is 5 years.
	(If known)	■ Disposable income is determined under § 1325(b)(3).
		$\square$ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Par	t I. I	REPORT OF INC	COME				
1	a. <b>=</b>	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.  a. ■ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.  b. □ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.							
	calend the fil	gures must reflect average monthly income red dar months prior to filing the bankruptcy case, ling. If the amount of monthly income varied nonth total by six, and enter the result on the ap		Column A  Debtor's  Income	Column Spouse' Income				
2	Gross	Gross wages, salary, tips, bonuses, overtime, commissions.						\$	
3	<b>Income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part IV.</b>					ess,			
	a.	Gross receipts	\$	Debtor <b>0.00</b>	Spouse \$				
	b.	Ordinary and necessary business expenses	\$	0.00					
	c.	Business income	Sub	tract Line b from	Line a	\$	0.00	\$	
4	a. b.	opropriate column(s) of Line 4. Do not enter a of the operating expenses entered on Line b  Gross receipts  Ordinary and necessary operating expenses	\$ \$ \$		Spouse \$				
	c.		~ .					_	
		Rent and other real property income	Su	btract Line b from		\$	0.00	\$	
5	Inter	Rent and other real property income est, dividends, and royalties.	Su	btract Line b from		\$ \$		\$ \$	
5		<u> </u>	Su	btract Line b from					
	Any a exper purpodebto	est, dividends, and royalties.	on a i	regular basis, for cluding child sup nce payments or a ed in only one colu	the household port paid for that mounts paid by the	\$	0.00	\$	
6	Any a exper purpo debto listed Unen Howe benef	est, dividends, and royalties.  Ion and retirement income.  Iamounts paid by another person or entity, on uses of the debtor or the debtor's dependent use. Do not include alimony or separate main or's spouse. Each regular payment should be re	on a rate of the column the ensate e ame	regular basis, for cluding child sup nce payments or ared in only one column B.	the household port paid for that mounts paid by the umn; if a payment is mn(s) of Line 8. ou or your spouse wa	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00	\$	

9	on a separate page. Total and enter on Line 9. maintenance payments paid by your spouse, separate maintenance. Do not include any b							
		Debtor	Spouse					
	a. b.	\$ \$	\$ \$	- -   \$ 0.0	<b>50</b> \$			
10	Subtotal. Add Lines 2 thru 9 in Column A, an in Column B. Enter the total(s).	+	T	-				
11	<b>Total.</b> If Column B has been completed, add I the total. If Column B has not been completed	Line 10, Column A to Lid, enter the amount from	ne 10, Column B, and ente Line 10, Column A.	<b>s</b>	4	1,981.00		
	Part II. CALCULAT	ION OF § 1325(b)	(4) COMMITMENT	PERIOD				
12	Enter the amount from Line 11				\$	4,981.00		
13	Marital Adjustment. If you are married, but a calculation of the commitment period under § enter on Line 13 the amount of the income list the household expenses of you or your dependence (such as payment of the spouse's tax li debtor's dependents) and the amount of income on a separate page. If the conditions for entermal.    Description	1325(b)(4) does not requed in Line 10, Column lents and specify, in the ability or the spouse's super devoted to each purpose	uire inclusion of the incom 3 that was NOT paid on a r lines below, the basis for ex apport of persons other than se. If necessary, list addition	e of your spouse, egular basis for scluding this the debtor or the				
	Total and enter on Line 13	ĮΦ			\$	0.00		
14	Subtract Line 13 from Line 12 and enter the	e result.				4,981.00		
15	Annualized current monthly income for § 1. enter the result.	325(b)(4). Multiply the	amount from Line 14 by th	e number 12 and		9,772.00		
16	<b>Applicable median family income.</b> Enter the information is available by family size at www				φ <b>σ</b>	3,112.00		
	a. Enter debtor's state of residence:	OH b. Enter of	lebtor's household size:	1	\$ 4	0,749.00		
17	Application of § 1325(b)(4). Check the application of § 1325(b)(4). Check the application of the amount on Line 15 is less than the art top of page 1 of this statement and continuate the top of this statement and continuate the top of this statement and continuate the top of this statement and continuate the t	mount on Line 16. Che with this statement. ne amount on Line 16.	ck the box for "The applica Check the box for "The app					
	Part III. APPLICATION OF	T § 1325(b)(3) FOR DE	TERMINING DISPOSAI	BLE INCOME				
18	Enter the amount from Line 11.				\$	4,981.00		
19	Marital Adjustment. If you are married, but a any income listed in Line 10, Column B that we debtor or the debtor's dependents. Specify in the payment of the spouse's tax liability or the spot dependents) and the amount of income devote separate page. If the conditions for entering the a.	vas NOT paid on a regul he lines below the basis buse's support of persons d to each purpose. If ne is adjustment do not app	ar basis for the household of for excluding the Column l other than the debtor or th cessary, list additional adjus-	expenses of the B income(such as e debtor's				
	b. c.	\$ \$						
	Total and enter on Line 19.	ΙΦ			\$	0.00		
20	Current monthly income for § 1325(b)(3). S	ubtract Line 19 from Li	ne 18 and enter the result			4.981.00		
					. 13			

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.						\$	59,772.00
22	Applic	able median family incon	ne. Enter the amount from	m Lin	e 16.		\$	40,749.00
	Applic	cation of § 1325(b)(3). Che	eck the applicable box ar	nd pro	oceed as directed.			
23		e amount on Line 21 is mo 25(b)(3)" at the top of page					ined u	ınder §
		e amount on Line 21 is not 25(b)(3)" at the top of page						
		Part IV. C	ALCULATION (	)F I	DEDUCTIONS FR	OM INCOME		
		Subpart A: D	eductions under Star	ndar	ds of the Internal Reve	enue Service (IRS)		
24A	Enter i applica bankru	nal Standards: food, appain Line 24A the "Total" amable number of persons. (Tuptcy court.) The applicable r federal income tax return	ount from IRS National his information is availa number of persons is the	Standable at the standard	ards for Allowable Living www.usdoj.gov/ust/ or fromber that would currently be	Expenses for the om the clerk of the pe allowed as exemptions	\$	534.00
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.							
	Persons under 65 years of age			Persons 65 years of age or older				
	a1.	Allowance per person	60	a2.	Allowance per person	144		
	b1.	Number of persons	1	b2.	Number of persons	0		
	c1.	Subtotal	60.00	c2.	Subtotal	0.00	\$	60.00
25A	Utilitie availab the nur any ade	Standards: housing and uses Standards; non-mortgage ole at www.usdoj.gov/ust/ omber that would currently be ditional dependents whom	expenses for the applic or from the clerk of the b be allowed as exemption you support.	able c ankru s on y	ounty and family size. (The ptcy court). The applicable our federal income tax reti	nis information is e family size consists of urn, plus the number of	\$	363.00
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.							
		IRS Housing and Utilities Average Monthly Payment				869.00		
		home, if any, as stated in I	ine 47	y you	\$	0.00		
	1	Net mortgage/rental expen			Subtract Line b fr		\$	869.00
26	25B do Standa	Standards: housing and uppers not accurately compute rds, enter any additional artion in the space below:	the allowance to which	you a	re entitled under the IRS H	Housing and Utilities	\$	0.00
	1						Ψ	0.00

	Local Standards: transportation; vehicle operation/public transportation expense allowance in this category regardless of whether you pay the regardless of whether you use public transportation.		an		
	Check the number of vehicles for which you pay the operating expens	ses or for which the operating expense	es are		
27A	included as a contribution to your household expenses in Line 7. $\square$ (	1 □ 2 or more.			
	If you checked 0, enter on Line 27A the "Public Transportation" amo Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a>	Area or	\$	212.00	
27B	Local Standards: transportation; additional public transportation for a vehicle and also use public transportation, and you contend that your public transportation expenses, enter on Line 27B the "Public To Standards: Transportation. (This amount is available at <a href="www.usdoj.gr">www.usdoj.gr</a> court.)	\$	0.00		
28	Local Standards: transportation ownership/lease expense; Vehicle you claim an ownership/lease expense. (You may not claim an owner vehicles.) ■ 1 □ 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 1, as stated in Litthe result in Line 28. Do not enter an amount less than zero.	ship/lease expense for more than two e IRS Local Standards: Transportation court); enter in Line b the total of the	n Average		
	a. IRS Transportation Standards, Ownership Costs	\$	496.00		
	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	216.00		
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.		\$	280.00
	the "2 or more" Box in Line 28.	e 2. Complete this Line only if you ch			
29	the "2 or more" Box in Line 28.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Lithe result in Line 29. <b>Do not enter an amount less than zero.</b>	e IRS Local Standards: Transportation court); enter in Line b the total of the	n Average		
29	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Lithe result in Line 29. <b>Do not enter an amount less than zero.</b> [a. IRS Transportation Standards, Ownership Costs]	e IRS Local Standards: Transportation court); enter in Line b the total of the	n Average		
29	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Li the result in Line 29. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle	e IRS Local Standards: Transportation court); enter in Line b the total of the ne 47; subtract Line b from Line a an	n Average d enter		
29	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Li the result in Line 29. <b>Do not enter an amount less than zero.</b>   a.   IRS Transportation Standards, Ownership Costs   Average Monthly Payment for any debts secured by Vehicle	e IRS Local Standards: Transportation court); enter in Line b the total of the ne 47; subtract Line b from Line a an	n Average id enter	\$	0.00
30	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Litthe result in Line 29. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	e IRS Local Standards: Transportation court); enter in Line b the total of the ne 47; subtract Line b from Line a an \$\\$ Subtract Line b from Line a. \$\]  xpense that you actually incur for all come taxes, self employment taxes, se	Average d enter  0.00  0.00  federal,	\$	0.00
	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Lit the result in Line 29. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in	se IRS Local Standards: Transportation court); enter in Line b the total of the ne 47; subtract Line b from Line a an subtract Line b from Line a.  Subtract Line b from Line a.  Expense that you actually incur for all come taxes, self employment taxes, sees taxes.  Int. Enter the total average monthly retirement contributions, union dues	n Average d enter  0.00  0.00  federal, ocial		
30	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Lit the result in Line 29. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sale Other Necessary Expenses: involuntary deductions for employment deductions that are required for your employment, such as mandatory	s IRS Local Standards: Transportation court); enter in Line b the total of the ne 47; subtract Line b from Line a an subtract Line b from Line a.  Subtract Line b from Line a.  Expense that you actually incur for all come taxes, self employment taxes, sees taxes.  Int. Enter the total average monthly retirement contributions, union dues intary 401(k) contributions.  The premiums that you actually pay for the premiums that you actually pay for the court in the total average.	Average and enter  0.00  0.00  federal, ocial  , and	\$	1,416.00
30	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Lit the result in Line 29. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. <b>Do not include real estate or sale</b> Other Necessary Expenses: involuntary deductions for employment deductions that are required for your employment, such as mandatory uniform costs. <b>Do not include discretionary amounts, such as volu</b> Other Necessary Expenses: life insurance. Enter total average mon life insurance for yourself. <b>Do not include premiums for insurance</b>	subtract Line b from Line a an subtract Line b from Line a an subtract Line b from Line a an subtract Line b from Line a.  Subtract Line b from Line a.  Expense that you actually incur for all come taxes, self employment taxes, sees taxes.  Int. Enter the total average monthly retirement contributions, union dues intary 401(k) contributions.  Inthly premiums that you actually pay from your dependents, for whole life on all monthly amount that you are required.	n Average d enter  0.00  0.00  federal, ocial  , and  for term or for	\$	1,416.00 0.00
30 31 32	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Lit the result in Line 29. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. <b>Do not include real estate or sale</b> Other Necessary Expenses: involuntary deductions for employment deductions that are required for your employment, such as mandatory uniform costs. <b>Do not include discretionary amounts, such as volu</b> Other Necessary Expenses: life insurance. Enter total average mon life insurance for yourself. <b>Do not include premiums for insurance any other form of insurance.</b> Other Necessary Expenses: court-ordered payments. Enter the tot pay pursuant to the order of a court or administrative agency, such as	REST Local Standards: Transportation court); enter in Line b the total of the ne 47; subtract Line b from Line a an subtract Line b from Line a subtract Line b from Line a.  Subtract Line b from Line a.  Expense that you actually incur for all come taxes, self employment taxes, sees taxes.  Int. Enter the total average monthly retirement contributions, union dues ntary 401(k) contributions.  Inthe premiums that you actually pay for your dependents, for whole life of all monthly amount that you are requision that is a condition of employment.	n Average d enter  0.00  0.00  federal, ocial  , and  for term or for  red to  Do not  d. Enter t and for	\$ \$	1,416.00 0.00 0.00

Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.  Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.  38 Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.  Subpart B: Additional Living Expense Deductions  Note: Do not include any expenses that you have listed in Lines 24-37  Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.  a. Health Insurance \$ 155.00  b. Disability Insurance \$ 0.00  c. Health Savings Account \$ 154.00	\$ \$	0.00 0.00 3,734.00
actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.  38 Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.  Subpart B: Additional Living Expense Deductions  Note: Do not include any expenses that you have listed in Lines 24-37  Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.  39 a. Health Insurance \$ 155.00  b. Disability Insurance \$ 0.00		
Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 24-37  Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.  39  a. Health Insurance \$ 155.00 b. Disability Insurance \$ 0.00	\$	3,734.00
Note: Do not include any expenses that you have listed in Lines 24-37  Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.  39  a. Health Insurance \$ 155.00 b. Disability Insurance \$ 0.00		
Note: Do not include any expenses that you have listed in Lines 24-37  Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.  39  a. Health Insurance \$ 155.00 b. Disability Insurance \$ 0.00		
the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.  39 a. Health Insurance \$ 155.00 b. Disability Insurance \$ 0.00		
b. Disability Insurance \$ 0.00		
	1	
11-14- C		
c. Health Savings Account \$ 154.00		
Total and enter on Line 39	\$	309.00
<b>If you do not actually expend this total amount,</b> state your actual total average monthly expenditures in the space below:		
\$		
Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	\$	0.00
Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$	0.00
Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$	0.00
Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$	0.00
Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$	0.00
Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	\$	0.00
Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.	\$	309.00

			Subpart C: Deductions for De	bt Pay	ment			
47	own, check sched case,	list the name of creditor, ide k whether the payment includuled as contractually due to	ims. For each of your debts that is secured notify the property securing the debt, state the taxes or insurance. The Average Month each Secured Creditor in the 60 months for list additional entries on a separate page.	he Aven ly Payn llowing	rage Monthly nent is the to the filing of	Payment, and tal of all amounts the bankruptcy		
		Name of Creditor	Property Securing the Debt	M	verage onthly syment	Does payment include taxes or insurance		
	a.	Atlantic Financial Service	2005 Chevrolet Cobalt (93,000 mi)	\$	•	□yes ■no	\$	216.00
48	moto your paym sums	or vehicle, or other property n deduction 1/60th of any amo nents listed in Line 47, in ord in default that must be paid	ms. If any of debts listed in Line 47 are se eccessary for your support or the support or bunt (the "cure amount") that you must pay er to maintain possession of the property. in order to avoid repossession or foreclosulist additional entries on a separate page.	cured by f your do the cree	y your prima ependents, y ditor in addit e amount wo	ou may include in ion to the uld include any		
		Name of Creditor	Property Securing the Debt		1/60th of t	the Cure Amount		
	a.	-NONE-		\$		Total: Add Lines	\$	0.00
49	prior not i	ity tax, child support and alin nclude current obligations,	y claims. Enter the total amount, divided mony claims, for which you were liable at such as those set out in Line 33.  nses. Multiply the amount in Line a by the	the time	of your ban	kruptcy filing. <b>Do</b>	\$	12.50
50	a. b.	Current multiplier for you issued by the Executive C information is available a the bankruptcy court.)	by Chapter 13 plan payment.  ar district as determined under schedules office for United States Trustees. (This twww.usdoj.gov/ust/ or from the clerk of strative expense of chapter 13 case	\$ x Total:	Multiply Li	450.00 4.70 nes a and b	\$	21.15
51	-	· · · · · ·	nent. Enter the total of Lines 47 through 5				\$	249.65
	1		Subpart D: Total Deductions f		ncome		<u>'</u>	113130
52	Tota	l of all deductions from inco	ome. Enter the total of Lines 38, 46, and 5				\$	4,292.65
	1		MINATION OF DISPOSABLE I		ME UNDI	ER § 1325(b)(2	)	
53	Tota	l current monthly income.	Enter the amount from Line 20.				\$	4,981.00
54	payn	nents for a dependent child, re	hly average of any child support payments eported in Part I, that you received in accossary to be expended for such child.				\$	0.00
55	wage		Enter the monthly total of (a) all amounted retirement plans, as specified in § 541(becified in § 362(b)(19).				\$	0.00
56	Tota	l of all deductions allowed t	under § 707(b)(2). Enter the amount from	Line 52	2.		\$	4,292.65

	Deduction for special circumstances. If there are special circumst there is no reasonable alternative, describe the special circumstance If necessary, list additional entries on a separate page. Total the exp provide your case trustee with documentation of these expenses of the special circumstances that make such expense necessary a				
57	Nature of special circumstances		nt of Expense		
	a. b.	\$			
	c.	\$			
			Add Lines	\$	0.00
58	<b>Total adjustments to determine disposable income.</b> Add the amo result.	ounts on Lines 54,	55, 56, and 57 and enter the	\$	4,292.65
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 5	8 from Line 53 ar	nd enter the result.	\$	688.35
	Part VI. ADDITIONAL I	EXPENSE CL	AIMS		
60	Other Expenses. List and describe any monthly expenses, not other of you and your family and that you contend should be an additional 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate each item. Total the expenses.  Expense Description	al deduction from te page. All figur	your current monthly income i	ınder §	
	a. b.	\$ \$			
	c.	\$			
	d.	\$			
	Total: Add Lines a, b	o, c and d \$			
	Part VII. VERIF	ICATION			
61	I declare under penalty of perjury that the information provided in t must sign.)  Date: September 26, 2011		ue and correct. (If this is a joint state of the state of	nt case,	both debtors
01		Signature.	Brittany R. Hartshorn (Debtor)		